

NATIONAL RODEO COUNCIL of AUSTRALIA LIMITED



Telephone: (02) 6737 3777

Fax: (02) 6737 3676

Office: Bluff River Rd, Sandy Flat

All Correspondence to: PO Box 463

Tenterfield NSW 2372

ABN: 56 056 100 531

insure@nationalrodeocouncil.com.au

TO WHOM IT MAY CONCERN

Thank you for your recent enquiry regarding insurance for your next event. The National Rodeo Council of Australia (NRCA) has arranged competitive and comprehensive Public Liability and Personal Accident Insurance to the Rodeo and Western Sports industry for over fifteen years.

The NRCA currently has a master policy designed to provide indemnity for member Associations and their affiliated committees for every aspect of Rodeo and related Western events. This covers the promotion, organisation and running of Rodeo and Western events and is extended to include the liability of all committee members, individuals and voluntary workers involved with the running of NRCA sanctioned events.

Gymkhanas and other horse related activities can be included (on application). Without such a cover, the individuals comprising the organising committee are personally liable for any injury or loss. A separate annual master policy has been organised for stock contractors.

PUBLIC & PRODUCTS LIABILITY

Master Policy A

- Rodeos & Westerns Sports

Insured

National Rodeo Council of Australia including all rodeo events run under the auspices of the National Rodeo Council of Australia.

Master Policy B

- Stock Contractors

Insured

National Rodeo Council of Australia and nominated stock contractors as declared.

Both policies have the following common features:

Interests Insured

Indemnifying the Insured for all amounts which they become legally liable to pay for compensation, as a result of Personal Injury or Property Damage caused by an Occurrence in connection with the Business, or caused by goods sold, supplied, manufactured, constructed, repaired, altered, treated or processed.

Limit of Liability

Public Liability	\$20, 000, 000 each and every occurrence
Products Liability	\$20, 000, 000 each and every occurrence
Errors & Omissions (Profess. Indemnity)	\$ 1, 000, 000 each and every occurrence
Care, Custody & Control	\$ 20, 000 any one claim & in the aggregate

Excess

All Public Liability Claims \$2,500 each and every occurrence (NRCA will subsidize 50%)

Conditions

Nil Injury to animals
Excludes all contractors/sub-contractors
Fencing must be checked prior to event
Suitable first aid equipment on site

Insurer:

QBE Australia Limited

Annual Club/Association Cover

The NRCA is proud to be able to offer indemnity to affiliated committees, associations and promoters. This is an annual cover as opposed to the cover previously arranged under the Master Policy A, which was limited to exposures relating to the preparation for and running of events.

The annual cover will include exposures relating to club meetings, gatherings, working bees, and fund raising events (restricted to 100 attendees). The cover also includes the acts of members that may lead to public liability claims against them personally or the club itself.

The contributions required to be included in this cover are extremely well priced and no club should run the risk of not having an annual cover.

Public & Products Liability Insurance

The NRCA is able to quote the following highly competitive rates:

Premium	\$20 Million Cover
1 DAY EVENT	\$1, 150.00 (incl. GST & Admin)
2 DAY EVENT	\$1, 250.00 (incl. GST & Admin)
3 DAY EVENT	\$1, 400.00 (incl. GST & Admin)
4 DAY EVENT	\$1, 600.00 (incl. GST & Admin)
JUNIOR EVENT	\$ 440.00 (incl. GST & Admin)
Schools & Practice days/nights	\$ 440.00 (incl. GST & Admin)
Stock Contractors per annum	\$ 845.00 (incl. GST & Admin)
ANNUAL CLUB COVER	\$ 440.00 (incl. GST & Admin)

Personal Accident Insurance

When running a Rodeo or Western event it is mandatory to acquire both Public liability AND Personal accident insurance. Personal Accident insurance recoups some of the financial losses suffered by a rider or in the event of death, a payment to his estate.

Age Limits: 5 years & over to 70 years & under.

Weekly Benefit: Income Earners - 80% of income to a maximum of \$400.
Non Income Earners & Full Time Students - 80% of Home Help or Tutorial to a maximum of \$200.

Benefit Period: 13 weeks from date of disablement.

Excess: First 7 days from date of disablement.

Exclusions: Criminal Act
Under the influence of drugs or alcohol
Outside age limits specified.

Insurer: Australian Family Assurance Underwriting Agency Pty Ltd
(Hollards Insurance Company Ltd)

Personal accident insurance cover is currently available to all competitors (rodeo, campdraft, cutting, team penning), students, arena officials, and voluntary workers of NRCA sanctioned events. Please contact our office for further details.

Per person per event

Senior	\$11.65 (incl. GST & Admin)
Junior	\$ 7.55 (incl. GST & Admin)
Campdraft / Cutting	\$ 7.55 (incl. GST & Admin)

Per person per day

Arena Officials/Backyard Workers	\$ 8.95 (incl. GST & Admin)
Students	\$11.00 (incl. GST & Admin)

Insurance Process

Payment for public liability insurance is requested one week prior to the event. By law you (the organising committee) are required to hold public liability insurance at least 24 hours before your event. An estimate of the number of participants and workers is required by the NRCA via facsimile prior to the event. Total competitor numbers, names and payment should be sent to the Council office no later than a week after the event.

Should you require further assistance or wish to book insurance for your next event, please do not hesitate in contacting me on 0267373 777 or email insure@nationalrodeocouncil.com.au

I look forward to hearing from you!

Yours in Rodeo,

Janelle Piggott

GENERAL MANAGER

Conditions of Policy

INSURANCE PROCEDURES

- Please ensure the enclosed Public Liability procedures form is displayed in a position prominent to employees but out of sight of customers to assist in accident reporting & investigating.
- Insurance application forms may be faxed to our office for speedy processing. Please ensure writing is legible when completing applications and completed in full. Although we accept faxed applications, **ORIGINAL** forms must be sent with payment. All application forms must be faxed **PRIOR** to the event.
- Personal Accident insurance applications are estimates and are accepted a maximum of 24 hours before the event. A list of actual names and a breakdown of competitors, workers and students **MUST** be sent with payment within seven days of the event including judges sheets.
- All competitors purchasing a personal accident policy are required by law to be supplied with a copy of the schedule of benefits. Please ensure adequate copies are available at the Secretary's office.
- All competitors and workers are required to sign an NRCA waiver indemnity form prior to competing. It is the Secretary's responsibility to witness and ensure forms are filled out correctly by participants. Indemnity forms will be deemed null and void if not completed correctly and the onus will be put back onto the Secretary.
- All injuries must be reported on the day to the secretary by the competitor, worker or student. Reported injuries **MUST** have witnesses **AND** ambulance/medical officer signatures. All injury reports must be completed and faxed the first working day after the event. Failure to do so may result in forfeiture of insurance cover.

PAYMENT

- General Event Public liability policies must be paid for **PRIOR** to the event.
- Payment for annual club covers is required within fourteen (14) days of application.
- Competitor, Worker and Student personal accident insurance premiums must be paid within seven days after the event. Failure to do so may result in cancellation of the policy and all competitors, workers or students will be advised to contact the committee direct for potential claims.
****Our terms for personal risk insurance are strictly seven days**
- An administration fee of \$5.00 will be charged each week on ALL overdue accounts until payment is finalized.

PAYMENT OPTIONS

- Payment may be made by cheque/money order/credit card or via direct debit. Please specify date and method of payment on your application form or fax bank receipts.

CANCELLATION

- A fee of 25% will be charged for cancellation of all Public Liability policies or the option of a credit note (cancellation fee waived). In addition to this fee we reserve the right to charge a further \$5.00 administration fee each week until cancellation fee has been paid.



ABN: 56 056 100 531

Application & Authority to Proceed

Public Liability

FAX TO: NATIONAL RODEO COUNCIL OF AUSTRALIA LTD
FAX NUMBER: (02) 6737 3676
MAIL ORIGINAL TO: PO BOX 463, TENTERFIELD NSW 2372

Please arrange for the following coverage:

PUBLIC LIABILITY INSURANCE

LIMIT LIABILITY: \$ 20, 000, 000 Public Liability **EXCESS:** \$2, 500 (NRCA will subsidize 50%)
\$ 20, 000, 000 Products Liability
\$ 1, 000, 000 Errors & Omissions
\$ 20, 000 Care, Custody & Control

DURATION: 1 Day Event 2 Day Event 3 Day Event 4 Day Event Other: _____
(Please circle one)

EVENT TYPE: Rodeo/ Bull & Bronc/ Bull/ Campdraft/ Cutting/ School/ Gymkhana/ Stockman's Challenge
(Please circle one) Junior Event/ Horsemanship Clinic **OR**

OTHER: _____

INSURED NAME: _____

WHICH ASSOCIATION(S) ARE YOU AFFILIATED? _____

CONTACT NAME(S): _____

TELEPHONE: () _____ **FAX:** () _____

POSTAL ADDRESS: _____

EMAIL: _____

DATE(S) OF EVENT: ___ / ___ / ___ **LOCATION OF EVENT:** _____ **STATE:** _____

TERMS

- Release & Waiver forms must be signed by each participant (riders, workers, officials) entering the arena and forwarded to our office within seven (7) days from the date of the event.
- Payment must be receipted PRIOR to the event.

We, the Committee/Association, hereby acknowledge the granting of insurance cover for our nominated event under a master policy of the insurance arranged by the National Rodeo Council of Australia Ltd creating a debt due and payable prior to the event for the total amount of the premium.

We further agree non payment of the premium renders each Committee member jointly and personally liable for the outstanding amount.

Signed by President AND Secretary or Treasurer of the organising Committee:

Name: _____ **Signature:** _____ **Date:** ___ / ___ / ___

Position: _____ **Address:** _____ **Tel:** _____

Name: _____ **Signature:** _____ **Date:** ___ / ___ / ___

Position: _____ **Address:** _____ **Tel:** _____

CREDIT CARD PAYMENTS

YES! Please charge my credit card \$ _____ being payment for public liability insurance:

Mastercard Bankcard Visa *(please circle one)*

CARD NO. ___ / ___ / ___ / ___ / ___ / ___ / ___ / ___ / ___ / ___ / ___ / ___ / ___ / ___ / ___ / ___ **EXPIRY DATE:** ___ / ___ / ___

NAME ON CARD: _____ **SIGNATURE:** _____

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Application & Authority to Proceed

Personal Accident

FAX TO: NATIONAL RODEO COUNCIL OF AUSTRALIA LTD
FAX NUMBER: (02) 67 373 676
MAIL ORIGINAL TO: PO BOX 463, TENTERFIELD, NSW 2372

Please arrange for the following coverage:

PERSONAL ACCIDENT INSURANCE

(Competitors/Workers)

ORGANISERS NAME: _____

WHICH ASSOCIATION(S) ARE YOU AFFILIATED WITH? _____

CONTACT NAME(S): _____

TELEPHONE: () _____ **FAX:** () _____

POSTAL ADDRESS: _____

EMAIL: _____

DATE(S) OF EVENT: ___/___/___ **LOCATION OF EVENT:** _____ **STATE:** _____

ESTIMATES *(please give breakdown)*

COMPETITORS- SENIORS: _____ x per person/per day

JUNIORS: _____ x per person/per day

WORKERS- _____ x per person/per day

TERMS

- An estimate of competitor/worker numbers must be faxed at least 24 hours prior to the event (numbers are preferred THURSDAYS) to ensure coverage is in place.
- A list of names including senior/junior and worker breakdowns must be sent with your payment within seven days from date of event (judges sheets are acceptable).
- All injuries/occurrences must be reported by 4.00pm the first business day after the event.
- Competitors must be provided with a copy of the NRCA Schedule of Policy Benefits on payment of nomination fees (see schedule of cover provided on application)

We, the Committee, hereby acknowledge the granting of insurance cover for our nominated event under a master policy of the insurance arranged by the National Rodeo Council of Australia Ltd creating a debt due and payable within 7 days of the completion of the event for the total amount of the premium.

We further agree non payment of the premium renders each Committee member jointly and personally liable for the outstanding amount. We acknowledge failure to remit premiums collected from participants will constitute an offence punishable at law.

Signed by President AND Secretary or Treasurer of the organising Committee

Name: _____ **Signature:** _____ **Date:** ___/___/___

Position: _____ **Address:** _____ **Tel:** _____

Name: _____ **Signature:** _____ **Date:** ___/___/___

Position: _____ **Address:** _____ **Tel:** _____

CREDIT CARD PAYMENTS

YES! Please charge my credit card \$_____ being payment for personal accident insurance:

Mastercard Bankcard Visa *(please tick one)*

CARD NO. ___/___/___/___/___/___/___/___/___/___/___/___ **EXPIRY DATE:** ___/___/___

NAME ON CARD: _____ **SIGNATURE:** _____